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Asst. Commissioner of Patents and Trademarks  
Washington, DC 20231

OFGS File No. : P/2167-61  
Inventor : Deborah Everling and Gary Roboff  
Title : MERCHANT TRANSACTION DATA MINING METHOD  
Assignee : The Chase Manhattan Bank

Enclosed herewith please find the following documents in the above-identified application for United States Letters Patent:

16 Pages of Specification including Abstract and Claims  
21 Numbered Claims Calculated as 21 Claims for Fee Purposes  
5 Sheets of Drawing Containing Figures 1 to 5. (Informal)  
X Declaration and Power of Attorney  
Priority is Claimed under 35 U.S.C. §119:  
Convention Date \_\_\_\_\_ for \_\_\_\_\_ Appln. S.N. \_\_\_\_\_  
Certified Priority Application  
Verified Statement Claiming Small Entity Status under 37 C.F.R. §1.27.  
X Assignment  
X Return-Addressed Post Card

OFGS Check No. 081298, which includes the fee of \$818, calculated as follows:  
Basic Filing Fee: . . . . . \$ 760.00  
Additional Filing Fees:  
Total Number of Claims in Excess of 20, times \$18: . . . . . 18.00  
Number of Independent Claims in Excess of 3, times \$78: . . . . .  
One or More Multiple Dependent Claims: Total \$260. . . . .  
Total Filing Fees or . . . . . 778.00  
Total Filing Fee Reduced 50% for Small Entity: . . . . .  
Assignment Recording Fee: \$40 . . . . . 40.00  
TOTAL Filing Fee and Assignment Recording Fee: . . . . . \$ 818.00

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed, or if any additional fee during the prosecution of this case is not paid, the Patent and Trademark Office is authorized to charge the underpayment to Deposit Account No. 15-0700.

EXPRESS MAIL CERTIFICATE

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as Express Mail Post Office to Addressee (mail label #EL010255328US) in an envelope addressed to: Asst. Commissioner of Patents and Trademarks, Washington, D.C. 20231, on December 2, 1998

DOROTHY JENKINS

Name of Person Mailing Correspondence

*Dorothy Jenkins*  
Signature

December 2, 1998

Date of Signature

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